

LIBERTY LINES

HELPING YOU LIVE A SAFER, MORE SECURE LIFE

VOLUME 9 ISSUE 1 WINTER 2005



how
safe
is your car?
See the latest ratings

Protect yourself
from scams—
at home, on the
road and online

PLUS:
flood preparation
carbon monoxide risk
valuables advice

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Your Turn

Liberty Lines is created to help keep you and your family safe and secure. We appreciate topic suggestions for upcoming issues. Send an e-mail to newideas@libertymutual.com or write to **Liberty Mutual, Mail Stop 10D, 175 Berkeley St., Boston, MA 02116.**



Liberty Mutual teams with other companies to offer discounts on auto-, home- and family-related products and services. Look for these special offers throughout this issue of *Liberty Lines* and register for the program at www.libertymutualrewards.com.

MAKE A STATEMENT

Conducting monthly customer satisfaction surveys is one way Liberty Mutual reaches out to you. If contacted, please offer your honest feedback and suggestions. Your input leads to continual improvement in products and services—which is why so many people stay with Liberty Mutual over time. More than 95 percent of those surveyed say they are likely to recommend the company to friends, relatives or colleagues.

Gone Phishing?

A customer unknowingly mistypes the Web address of her bank but reaches a familiar-looking screen that features the company logo. She enters her account information and password. Later, she finds that someone has accessed her account and stolen thousands of dollars.

Con artists are using the Internet to trick people into revealing account numbers, passwords and Social Security numbers. Educating yourself about scams is the best way to avoid becoming a victim.

In one so-called "phishing" method, a thief sends official-looking, urgent-sounding e-mails requesting key information. Sometimes victims are directed to impostor Web sites that fraudulently feature company logos, designs—and even Web addresses. "They're almost like counterfeit bills—if done well, they're almost impossible to detect," says Christopher Sloan, assistant vice president of Corporate Legal at Liberty Mutual. A few tip-offs: unprofessional language or misspellings, e-mails that threaten legal action or request verification of your private data, and suspicious Web addresses.

Although Liberty Mutual does occasionally send policyholders information via e-mail, the company never e-mails requests for passwords or other personal information. If you receive a suspicious e-mail or phone call from someone claiming to represent Liberty Mutual, contact the company at **800-344-0197** or **abuse@libertymutual.com**.

To help protect its customers from Internet fraud, Liberty Mutual is working with other insurance and financial companies, technology providers and government agencies. To learn more, visit **www.libertymutualinsurance.com** and click on "Fraud Protection Tips."



PUTTING CUSTOMERS FIRST!

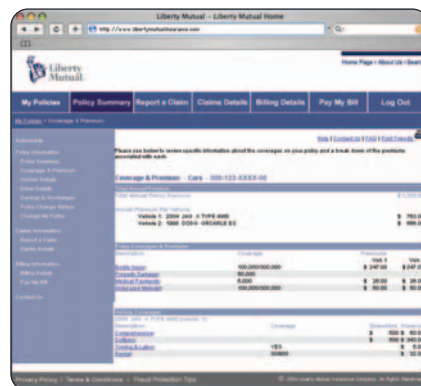
click with customers

When Donna Hilton-Chong needed to update her automobile coverage, she went right to **www.libertymutualinsurance.com** and clicked on "My Policies."

"This service is a dream come true for those of us with hectic schedules," Donna later wrote to Liberty Mutual. A company representative even contacted her immediately after noticing a discrepancy with her Vehicle Identification Number.

"Online registration for eService takes only a couple of minutes," says Melanie Marsh, manager of Web Operations for Liberty Mutual.

"After that, you can file claims, make and track coverage changes, look up information specific to a policy or claim, and pay bills." Almost three-fourths of transactions are completed in 10 minutes or less.



Equifax has teamed with Liberty Mutual to offer low-cost identity-theft protection services. Policyholders are also eligible for a free 30-day trial of Experian's credit-monitoring service. For more information about either offer, visit www.libertymutualrewards.com.

ASK THE PROS

HOW DOES IDENTITY-THEFT INSURANCE PROTECT ME?

A: As many as 10 million Americans experience identity theft annually, with victims spending an average of \$1,500 and 175 hours to recover their good names. "We offer an endorsement that reimburses policyholders for some of the costs, like time spent away from work or hiring an attorney," says Larry Cheesman, vice president and Property Product manager for Liberty Mutual. The company also will provide victims with counselors to guide them through the process of identity recovery. "That makes us unique in the marketplace," Cheesman says. For more information about identity-theft insurance, contact your local Liberty Mutual representative.

High-tech navigation and entertainment systems have taken today's cars light-years beyond older models. Soon vehicles will benefit from safety advances even more significant.

ahead of the safety curve

"The industry is moving toward technologies like rearview cameras, which help drivers avoid accidents, rather than ones like

air bags, which merely mitigate the effects of crashes," says Dave Melton, director of Transportation Technical Consulting Services for Liberty Mutual. Here's what's available now and what's on the horizon.

Today's Must-Have Technologies

Don't buy a new car unless it includes these proven but under-recognized safety devices:

- **Side-impact air bags.** Regular air bags protect your torso, but side ("head-curtain") air bags protect your head and neck. Some manufacturers even offer "knee bags," which prevent you from sliding under the steering-wheel column. "You're protected by a cocoon of air bags," Melton says.
- **Electronic Stability Control (ESC) systems.** Helping keep a car on the driver's intended course, ESC goes a step beyond antilock brakes by automatically engaging the brakes on individual wheels when the system senses instability. "I've got it in my car," Melton says, "and it's practically impossible to put it into a spin."

Just Around the Corner

Already used in some commercial and high-end passenger vehicles, these technologies should become more common within five to 10 years:

- **Lane-tracking systems.** Developed to prevent accidents caused by driver fatigue, these systems monitor the position of lane markings relative to a vehicle. If the car begins to drift off the road—or into another lane without its turn signal flashing—it warns the driver to wake up and watch out.
- **Adaptive cruise control.** Already employed by commercial trucks, adaptive cruise control uses radar to allow drivers to follow another vehicle at a preset, safe distance.
- **Rear-sensing devices.** Designed to help drivers avoid running over children, pets and toys, bumper-level radars, video cameras and other devices are already available in some minivans and SUVs. Liberty Mutual research indicates that the video-camera option is the most effective, Melton says.

What Lies Ahead

Scientists and engineers are working on perfecting these technologies for the coming decades:

- **Vehicle-to-vehicle communication.** If computers, cell phones and PDAs can all talk together wirelessly today, why shouldn't a car that has just hit a patch of ice be able to warn vehicles behind it to watch out?
- **Intelligent highways.** Thanks to GPS, someday a sharp curve in the road might automatically signal your car to slow down.
- **Street-sign recognition.** It sounds like science fiction, but future vehicles might be able to "see" a stop sign you're about to miss.

give yourself a clear view

Working with a national auto-glass repair vendor, Liberty Mutual offers policyholders quick, convenient fixes for windshield rock chips and cracks up to the length of a dollar bill. Repairs take approximately 30 minutes, and the car can be driven immediately. (In contrast, windshield replacement may require drivers to wait while adhesives set.) "Generally, we encourage repairs over replacement if the damage isn't in the immediate

view of the driver," says William Brower, assistant vice president and manager of Auto Physical Damage for Liberty Mutual. Deductibles under comprehensive coverage are waived by Liberty Mutual if the policyholder opts for repair rather than replacement. Ask your local Liberty Mutual representative about your coverage.

Buying a Car?

Think Safety First.

Picking a vehicle is about more than looks and price. A car model's safety history affects both your family's security and your insurance premiums. The latest information from the Highway Loss Data Institute can help you identify makes and models that are less likely to be stolen or badly damaged in a crash.

The following tables summarize insurance losses resulting from injury, collision damage and theft for passenger cars, pickup trucks and SUVs in model years 2001 to 2003. The numbers listed are relative comparisons; 100 represents the average result for the vehicles in each category.

Contact your local Liberty Mutual representative to discuss how these statistics may influence your insurance costs, as well as ways to lower your premiums. For example, if your dream car is popular with auto thieves, you might be able to reduce your insurance costs by installing an anti-theft system.

Loss results for **2001 to 2003 models** are stated in relative terms (100 represents the average result for all vehicles in each loss category). Colors indicate results in relation to the average for all vehicles.

 substantially better than average	 average	 substantially worse than average
 better than average	 worse than average	 insufficient data to compute reliable result

FOUR-DOOR CARS			
	Injury	Collision	Theft
ALL VERY LARGE	56	70	31
Mercury Grand Marquis	52	74	112
ALL LARGE	74	74	73
Pontiac Bonneville	45	62	49
Oldsmobile Aurora	47	75	80
Buick LeSabre	50	60	10
Buick Regal	61	68	45
Buick Century	64	63	18
Chrysler 300M	72	98	154
Chevrolet Impala	76	70	54
Pontiac Grand Prix	77	78	70
Mercury Sable	83	75	57
Chrysler Concorde	83	84	163
Ford Taurus	84	76	57
Hyundai XG350	102	96	
Dodge Intrepid	102	88	291
ALL MIDSIZE	104	96	113
Audi A4 Quattro	64	128	43
Volkswagen Passat 4WD	66	120	103
Toyota Avalon	68	82	54
Infiniti I35	71	107	107
Infiniti G35	77	108	67
Volkswagen Passat	79	104	73
Subaru Legacy/Outback 4WD	83	79	60
Saturn LS	87	69	29
Audi A4	89	116	
Nissan Maxima	89	102	283
Toyota Camry	92	83	87
Acura TL	92	100	145
Oldsmobile Alero	98	91	72
Chevrolet Malibu	99	84	80
Chrysler Sebring	101	94	270
Honda Accord	103	85	73
Pontiac Grand Am	110	101	134
Dodge Stratus	117	103	349
Nissan Altima	119	103	104
Mazda 6	129	112	
Hyundai Sonata	129	101	74
Mitsubishi Diamante	133	130	254
Kia Optima	160	107	118
Mitsubishi Galant	181	126	181
ALL SMALL	136	113	82
Volkswagen Golf	87	99	63
Volvo S40	92	122	70
Volkswagen Jetta	101	108	75
Subaru Impreza WRX 4WD	107	244	
Saturn ION	111	91	61
Honda Civic	127	109	59
Ford Focus	134	115	71
Mazda Protege	134	109	65
Hyundai Elantra	146	102	51
Nissan Sentra	148	132	90
Chevrolet Cavalier	149	104	76
Toyota Corolla	150	110	96
Dodge Neon	167	130	151

FOUR-DOOR CARS cont.			
	Injury	Collision	Theft
Suzuki Aerio	188	156	
Mitsubishi Lancer	190	159	157
Kia Spectra sedan/hatchback	196	126	78
ALL MINI	178	121	72
Toyota Echo	152	106	43
Hyundai Accent	176	123	79
Kia Rio	187	125	80

LUXURY CARS			
	Injury	Collision	Theft
ALL VERY LARGE	56	123	238
BMW 7 series LWB	51	111	402
Mercedes S class LWB	55	171	348
BMW 7 series	56	142	441
Lincoln Town Car	60	83	27
ALL LARGE	59	106	128
Audi A6/S6 Quattro station wagon	36	111	57
Lexus LS 430	46	128	186
Buick Park Avenue	47	69	18
Audi A6/RS6 Quattro 4dr	51	113	73
Volvo V70 station wagon	51	98	32
Cadillac DeVille	52	90	99
Volvo V70 station wagon 4WD	53	96	53
BMW 5 series 4dr	57	116	222
Cadillac Seville	58	102	144
Acura 3.5 RL	63	102	109
Volvo S80	63	87	49
Lincoln LS	65	96	206
Mercedes E class 4dr	67	82	
Jaguar S-type	70	116	190
Lexus GS	73	109	247
Cadillac CTS	79	129	90
Jaguar XJ	85	158	
ALL MIDSIZE	76	124	154
Saab 9-5 4dr	47	108	40
BMW 3 series convertible	57	98	319
BMW 3 series 4dr 4WD	60	101	
Saab 9-5 station wagon	61	100	
Mercedes CLK convertible	61	141	250
Volvo S60	63	113	78
BMW 3 series 2dr	70	146	385
Lexus ES 300	71	97	98
BMW 3 series 4dr	76	110	101
Mercedes C class 4dr	82	101	78
Jaguar X-Type 4WD	92	126	64
Lexus IS 300	112	226	351
Mercedes C class 2dr	113	124	108

SPORTS CARS			
	Injury	Collision	Theft
ALL LARGE	48	127	214
Ford Thunderbird convertible	37	52	87
Jaguar XK convertible	50	196	
ALL MIDSIZE	82	140	244
Chevrolet Corvette convertible	34	72	393
Mercedes SL	34	117	
Porsche 911 coupe	35	234	

SPORTS CARS cont.			
	Injury	Collision	Theft
Porsche 911 convertible	36	178	
Lexus SC 430	39	124	278
Chevrolet Corvette	40	103	445
Saab 9-3 convertible	71	119	
Nissan 350Z	85	199	
Ford Mustang convertible	92	118	221
Ford Mustang	111	144	178
ALL SMALL	71	125	197
Porsche Boxster	43	158	151
Audi TT Quattro coupe	52	113	
Audi TT Quattro roadster	53	112	
Mercedes SLK	67	107	84
Honda S2000	79	194	449
Mitsubishi Eclipse convertible	108	125	228
ALL MINI	90	101	72
Mazda Miata	86	83	54
Toyota MR2 Spyder	101	142	

TWO-DOOR CARS			
	Injury	Collision	Theft
ALL LARGE	75	94	43
ALL MIDSIZE	100	107	126
Toyota Camry Solara convertible	69	90	64
Chrysler Sebring convertible	75	74	67
Chevrolet Monte Carlo	82	95	149
Acura 3.2 CL	97	124	179
Oldsmobile Alero	97	103	65
Pontiac Grand Am	100	108	121
Chrysler Sebring	107	117	127
Toyota Camry Solara	107	105	101
Dodge Stratus	118	135	151
Honda Accord	133	132	106
ALL SMALL	128	131	117
Mini Cooper	62	79	24
Volkswagen New Beetle	82	86	46
Volkswagen Golf	96	139	114
Ford Focus	117	127	69
Honda Civic hatchback	118		
Acura RSX	138	213	183
Honda Civic coupe	140	140	116
Hyundai Tiburon	142	201	117
Pontiac Sunfire	143	133	69
Mitsubishi Eclipse	145	142	196
Chevrolet Cavalier	147	124	86
Toyota Celica	154	182	175
Ford Escort	156	126	85
ALL MINI	151	116	69
Toyota Echo	130	109	50
Hyundai Accent	145	111	59

MINIVANS/STATION WAGONS			
	Injury	Collision	Theft
ALL LARGE	73	66	59
Dodge Grand Caravan 4WD	52	71	
Oldsmobile Silhouette	55	56	18
Chrysler Town & Country 4WD	57	84	23
Pontiac Montana	57	56	21
Ford Taurus	59	61	18
Honda Odyssey	59	62	24
GMC Safari	59	65	
Mercury Sable	62	71	
Chrysler Town & Country	62	69	70
Ford Windstar	71	65	37
Chevrolet Astro 4WD	75	54	
Chevrolet Venture	77	64	38
Toyota Sienna	78	67	66
Chevrolet Astro	82	63	63
Dodge Caravan/Grand Caravan	84	68	106
Mazda MPV	85	63	48
Chrysler Voyager	94	70	
Kia Sedona	101	81	41
ALL MIDSIZE	62	71	33
Volkswagen Passat	51	82	35
Saturn LW	61	64	11
Subaru Legacy/Outback 4WD	64	65	29
Volkswagen Passat 4WD	71	107	
ALL SMALL	96	96	61
Subaru Impreza WRX 4WD	66	139	
Subaru Impreza 4WD	71	97	37
Volkswagen Jetta	74	77	28
Pontiac Vibe	91	99	47
Ford Focus	98	82	36
Mazda Protege5	98	99	95
Toyota Matrix	131	112	92
ALL MINI	156	114	
Kia Rio	157	115	

SPECIALTY CARS			
	Injury	Collision	Theft
ALL SMALL	77	76	51
Toyota Prius	65	104	24
Chrysler PT Cruiser	78	73	55
Honda Civic Hybrid	78	90	

2WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE	38	70	161
Chevrolet Silverado 2500	29	60	109
GMC Sierra 2500	32	65	
Ford F-250	36	59	134
Ford F-350	39	67	200
Dodge Ram 2500	49	78	163
ALL LARGE	61	79	198
GMC Sierra 1500	51	82	201
Chevrolet Silverado 1500	59	82	171
Ford F-150	61	77	180
Dodge Ram 1500	67	77	282
Toyota Tundra	68	79	122
ALL SMALL	85	88	107
Mazda B	77	82	81
Dodge Dakota	79	91	115
GMC Sonoma	81	83	108
Chevrolet S10	83	90	132
Ford Ranger	86	88	79
Nissan Frontier	89	83	110
Toyota Tacoma	89	91	116

4WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE	44	85	198
GMC Sierra 2500	29	62	90
Chevrolet Silverado 2500	34	72	112
Chevrolet Silverado 3500	36	92	
Ford F-250	46	85	251
Dodge Ram 3500	46	93	233
Dodge Ram 2500	48	80	166
Ford F-350	52	91	280
ALL LARGE	47	76	150
Chevrolet Silverado 1500	39	69	113
GMC Sierra 1500	40	71	131
Ford F-150	47	73	105
Dodge Ram 1500	55	80	261
Toyota Tundra	58	95	115
ALL SMALL	71	96	94
GMC Sonoma	44	71	78
Chevrolet S10	55	77	83
Dodge Dakota	67	95	92
Toyota Tacoma	70	96	124
Nissan Frontier	85	94	123
Ford Ranger	85	111	71

2WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	51	77	298
Chevrolet Avalanche 1500	52	75	259
ALL MIDSIZE	66	70	104
Ford Explorer Sport Trac	66	70	104

4WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	50	80	453
Chevrolet Avalanche 1500	48	74	183
Cadillac Escalade EXT	70	116	2061
ALL MIDSIZE	63	81	77
Ford Explorer Sport Trac	63	81	77

2WD SUVs	Injury	Collision	Theft
ALL VERY LARGE	54	52	
Ford Excursion	54	52	
ALL LARGE	51	63	205
GMC Yukon XL 1500	29	54	137
GMC Yukon	38	57	227
Chevrolet Tahoe	39	63	207
Chevrolet Suburban 1500	39	55	134
Chevrolet TrailBlazer EXT	54	76	

2WD SUVs cont.	Injury	Collision	Theft
Toyota Sequoia	62	64	143
Ford Expedition	71	60	191
ALL MIDSIZE	86	79	128
Buick Rendezvous	53	55	37
GMC Envoy	57	82	72
Toyota 4Runner	68	75	
Chevrolet TrailBlazer	69	85	100
Mercury Mountaineer	71	67	46
Toyota Highlander	75	59	60
Jeep Grand Cherokee	75	75	112
Ford Explorer 4dr	76	68	97
Nissan Pathfinder	77	95	91
Chevrolet Blazer 4dr	77	61	131
Pontiac Aztek	78	75	52
Nissan Xterra	92	79	105
Dodge Durango	95	80	
Chevrolet Blazer 2dr	96	98	228
Jeep Liberty	98	66	126
Ford Explorer 2dr	101	98	144
Isuzu Rodeo 4dr	106	81	116
Isuzu Axiom	106	115	
Mitsubishi Montero Sport	135	100	308
Suzuki Grand Vitara XL-7 4dr	152	95	
ALL SMALL	103	77	86
Ford Escape	67	55	38
Saturn VUE	87	64	35
Mazda Tribute	87	64	44
Hyundai Santa Fe	91	61	42
Honda CR-V	102	80	33
Toyota RAV4	124	98	150
Chevrolet Tracker 4dr	146	94	156
Isuzu Rodeo Sport 2dr	147	116	
Suzuki Grand Vitara 4dr	154	104	
Suzuki Vitara 4dr	166	91	

4WD SUVs	Injury	Collision	Theft
ALL VERY LARGE	51	81	411
Ford Excursion	50	84	230
AM General Hummer H2	54	70	
ALL LARGE	52	69	166
Chevrolet Suburban 2500	38	75	131
GMC Yukon XL 1500	41	64	220
Chevrolet Tahoe	43	70	138
GMC Yukon	44	71	337
Chevrolet Suburban 1500	49	65	94
Ford Expedition	56	55	159
Chevrolet TrailBlazer EXT	63	57	47
Toyota Sequoia	70	75	162
GMC Envoy XL	75	55	
ALL MIDSIZE	77	83	101
Buick Rendezvous	55	57	8
Oldsmobile Bravada	57	87	27
Chevrolet TrailBlazer	61	81	47
GMC Envoy	64	85	69
Honda Pilot	64	62	46
Toyota 4Runner	65	65	
Pontiac Aztek	65	72	
Jeep Grand Cherokee	67	78	93
Toyota Highlander	67	65	32
Ford Explorer 4dr	67	66	89
Mercury Mountaineer	71	76	82
Chevrolet Blazer 4dr	71	64	64
Land Rover Discovery Series II	71	167	139
Chevrolet Blazer 2dr	76	82	93

4WD SUVs cont.	Injury	Collision	Theft
Jeep Liberty	76	73	107
Dodge Durango	83	89	
Nissan Xterra	89	88	71
Ford Explorer 2dr	97	115	108
Nissan Pathfinder	100	119	78
Isuzu Rodeo 4dr	100	104	119
Suzuki Grand Vitara XL-7 4dr	122	107	150
Mitsubishi Montero Sport	129	103	227
Mitsubishi Montero	130	126	324
ALL SMALL	83	79	80
Jeep Wrangler	60	66	156
Ford Escape	63	57	35
Subaru Forester	65	71	23
Land Rover Freelander 4dr	70	95	
Saturn VUE	76	71	16
Honda Element	77	73	
Mazda Tribute	78	63	42
Hyundai Santa Fe	83	60	26
Honda CR-V	83	80	31
Toyota RAV4	110	100	137
Chevrolet Tracker 4dr	112	100	70
Suzuki Vitara 4dr	135	95	
Suzuki Grand Vitara 4dr	141	122	94

2WD LUXURY SUVs	Injury	Collision	Theft
ALL LARGE	60	93	586
Cadillac Escalade	57	116	1124
ALL MIDSIZE	68	83	62
Lexus RX 300	68	75	62
Infiniti QX4	73	116	

4WD LUXURY SUVs	Injury	Collision	Theft
ALL LARGE	57	90	659
Toyota Land Cruiser	38	77	
Lexus LX	46	89	499
Cadillac Escalade	60	93	1086
ALL MIDSIZE	65	84	163
Acura MDX	60	74	72
BMW X5	60	91	396
Lexus RX 300	64	81	113
Mercedes M class	75	73	100
Infiniti QX4	78	122	93



liberty mutual
rewards

CARFAX has teamed with Liberty Mutual to offer discounted vehicle history reports that will help you research used cars. A report can reveal vehicle damage, odometer rollbacks and emissions test results. To learn more, visit www.libertymutualrewards.com.

ASK THE PROS

WHAT SHOULD I DO IF I'M IN AN ACCIDENT?

A: Make sure everyone is OK and move to a safe location away from traffic. Turn on your emergency flashers. After calling police and exchanging names and phone numbers with others involved, contact Liberty Mutual's claims service online at www.libertymutualinsurance.com or by phone at **800-2-CLAIMS**. If you call, a representative will guide you through the claims process and recommend a Total Liberty Care (TLC)* facility for repairs. "We screen these facilities to ensure that they provide the highest-quality repairs and customer service," says William Brower, assistant vice president and manager of Auto Physical Damage for Liberty Mutual. A limited warranty guarantees TLC repairs for as long as you own the car.

* Due to state regulations, TLC facilities are not available to customers in Massachusetts.





teen talk

Steer Them Right

You step on the gas to get Tim to soccer practice and pick up Mary from dance class. You juggle your cell phone, trying to order takeout while maneuvering through the late-afternoon traffic. No harm in a little multitasking, right?

Not according to a recent survey that indicates teens are more likely to engage in safe driving practices if their parents set a good example.

The survey, co-sponsored by Liberty Mutual and Students Against Destructive Decisions (SADD), revealed that nearly two-thirds of teenagers admit to speeding and 62 percent say they use cell phones while driving. About one-third say they don't wear seat belts.

"Nearly 60 percent of high school students say their parents are the biggest influence on their driving, and 69 percent of middle school students say their parents will be the biggest influence when they do drive," says J. Paul Condrin III, executive vice president and manager of the Personal Market at Liberty Mutual. "When we engage in unsafe driving behaviors, it's no wonder they are inheriting our bad habits behind the wheel."

To help parents address teen driving safety concerns, Liberty Mutual and SADD offer several tools. Call **800-4-LIBERTY** for the free video *Avoiding Collisions: How to Survive the Teenage Driving Years*. SADD's "Contract for Life" and the SADD/Liberty Mutual "Family Communications Tips" brochure are available at www.libertymutualinsurance.com.



PUTTING CUSTOMERS FIRST!

low-stress claims

When Joe Lagrotteria's daughter was rear-ended in a low-speed hit-and-run, he felt frustrated with being hours away. The protective father lives in New Jersey; his daughter attends college in Baltimore.

Joe quickly found an ally, however, in Liberty Mutual senior customer claims representative Robin Robinson. **"Robin treated my daughter like she was her own daughter,"** he says. "She took care of her and calmed me down, too. I just can't say enough good things about her."

One representative coordinates the many facets of the claims process for each customer. "I can schedule appraisals, arrange for rental cars and follow up on supplemental coverage—most anything that involves a claim," Robinson says.

For Joe and his family, Robinson simplified a complex and stressful situation. "There wasn't a question that we asked for which Robin didn't have an immediate answer," Joe says. "She is a professional, knowledgeable, caring person."

DID YOU KNOW?

According to the National Highway Traffic Safety Administration:

37%

of all young driver deaths involve speeding.

14,000

lives were saved by seat belts in 2003.

300,000

crashes from 1998 to 2002 have been attributed to cell phone use.*

* Crashes self-reported by drivers in a survey.



in the elements

Who needs a flood policy?

There's a good chance you do. Regular homeowners policies do not cover flood damage, but a separate policy can cover water damage caused by hurricanes, other storms and even melting snow.

If your community participates in the National Flood Insurance Program, Liberty Mutual offers policies of up to \$250,000 for your home and up to \$100,000 for its contents. (Renters can insure their belongings for up to \$100,000 as well.) There is a 30-day waiting period before coverage takes effect.

The average flood policy costs \$300 annually; a special "preferred risk" version for homes in lower-risk areas is about \$100 a year.

To learn more about flood insurance, call your local Liberty Mutual representative or visit www.libertymutualinsurance.com.

THAT SINKING FEELING

Floods are more common than you might think. In fact, 90 percent of natural disasters in the United States involve flood damage. Here's how to get your home and family ready:

- **Take inventory.** It pays to have photographic evidence of your possessions. Keep the photos and other important documents in a safe place and take them with you if you evacuate.
- **Collect water.** Fill bathtubs, sinks and other containers with clean water. During floods, water sources can become contaminated and unusable. You'll need one gallon of drinking water per person per day.
- **Bring outdoor furniture and other yard items indoors.** Anything unsecured can be swept away easily by flood waters.
- **Prepare for shutoff.** Know where your home's electrical, gas and water shutoffs are and how to use them. Utilities should be turned off if you're forced to leave your home during a flood.
- **Pack the car.** Always be ready to leave the area if authorities call for evacuation.
- **Never walk or drive into water of unknown depth.** It's difficult to gauge, and even six inches of water can sweep you off your feet.

don't slip away

Winter weather challenges even the most experienced drivers. Use these techniques to stay safer this season.

Slow down. Even if you have four-wheel drive, you need to reduce your speed on ice and snow. Also leave more room between your car and the one in front of you. Never use cruise control when roads are slick.

Beware of black ice. This practically invisible ice forms on bridges and underpasses and in shaded areas. If you detect black ice, slowly and gently steer, brake or downshift. Sudden movements could cause the car to spin.

Make your presence known. Just because you can see other cars doesn't mean the drivers can see you. Turn on headlights to call attention to your vehicle in rain, snow and fog. Be extra cautious around cars with frost- or snow-covered windows.



Stay on Top of Roof Repair

Roofs just don't get the attention they deserve, laments James C. Giracca, director of Complex Loss and Underwriting Issues for Liberty Mutual. "People usually take them for granted until there's a problem," he says.

Those in cold climates need to be especially careful to keep trees and branches away from homes. Not only can they rub or fall against a roof, displacing shingles, but plant debris

can clog gutters. In areas that freeze and thaw, clogs can lead to ice dams—wedges of ice that lift shingles away from the roof. "Icicles are a tip-off that your water evacuation system isn't working," Giracca says. During winter months, take note of where gutters aren't efficient so you can make repairs in the spring.

Attic ventilation also helps prevent ice dams. Generally, you should have one square foot each of intake and exhaust ventilation for every 300 square feet of attic space. Make sure vents are kept clear of insulation.

Giracca says local building codes usually ensure that homes can handle snow loads. "Roof collapse is more of a problem for larger commercial, engineered buildings," he says. "Still, if the snow is so high that you can't get out your door, you may have a problem." In such situations, he

recommends asking your local building department or a roofing contractor for snow removal recommendations.

To prevent water damage, at least twice a year—preferably in spring and fall—inspect your roof through binoculars while standing in your yard. Look for shingles that are missing, lifting, curling or loose. "When shingles get old, they crack and shrink. That creates a gap where they're supposed to overlap—and that gap is where you get ice, water and even insect infiltration," Giracca says.

You also should look out for dark areas on composite-asphalt shingles. "Big black sections can indicate that the granules have worn off," says Sue White, vice president and manager of Property Loss for Liberty Mutual. "That means the roof is in need of replacement."

Fighting Fraud

3 Ways to Prevent Auto Insurance Fraud

A car suddenly pulls in front of you, and the driver slams on his brakes. Despite your quick reaction, you rear-end his car. He wants your insurance information and says his passengers don't appear to be hurt. Nothing seems suspicious, but you may have been set up.

Gangs of criminals are bent on putting people at risk so they can bilk insurance companies out of millions of dollars annually. The scenario above is typical of a "swoop-and-squat." If you aren't paying attention at the scene of an accident, a driver may pile extra people into his or her car after the crash—a "jump-in" scam. They might later claim injuries, using dishonest health-care providers and attorneys to file false claims.

It all adds up to thousands of dollars per case in fraudulent automobile and injury claims, as well as unwarranted personal injury litigation. That means higher insurance premiums industry-wide. The National Insurance Crime Bureau estimates that fraud adds \$200 to \$300 annually to premiums for the average household.

"Fraud comes in many forms," says Glenn Wolf, manager of Liberty Mutual's Special Investigations Unit (SIU). "It can be an unscrupulous roofing contractor or an organized group that purposefully causes automobile accidents."

The 140 members of Liberty Mutual's SIU assist claims personnel in the detection, prevention and investigation of organized fraud. Much of their work is focused on investigating suspicious claims.

Sometimes the SIU assists law enforcement officials with undercover operations.

Recently, the investigators helped break up a network of East Coast health-care and legal providers who filed fraudulent claims of

up to \$20,000 per claim. In California, the SIU taught Liberty Mutual's medical-pay employees how to better screen health-care providers' bills for unjustified charges. The effort revealed how some providers were miscoding bills, using up patients' benefits.

"It might not have saved the company money, but it resulted in some policyholders being able to purchase more medical services," Wolf says. "The bottom line is that we're trying to protect people from those who want to steal policyholders' benefits."

Special Recognition

Liberty Mutual's John DiMinno was named the 2004 Special Investigator of the Year by the International Association of Special Investigation Units. DiMinno was instrumental in breaking up a \$115 million fraud ring that used corrupt civilian police employees to file false accident reports against the insurance industry.

1 KEEP INSURANCE ID NUMBERS SECRET. Crooks can steal them and involve you in scams without your knowledge.

2 AFTER AN ACCIDENT, BE WARY OF STRANGERS who offer you quick cash or urge you to go to a specific medical clinic, doctor or attorney. They could be part of a fraud ring.

3 CONTACT LIBERTY MUTUAL'S FRAUD HOTLINE (800-932-3972) or the National Insurance Crime Bureau (800-835-6422) if you think you're being scammed or if someone asks you to take part in a fraud.

ASK THE PROS

HOW DO I AVOID BECOMING A VICTIM OF HOME INSURANCE FRAUD?

A: Never give a contractor money up front. Make sure he or she is licensed and bonded in your state. When you file a claim, Liberty Mutual offers a Contractor National Referral Program. "We screen these professionals with a rigid background check and guarantee their work for a year after it's completed," says Sue White, vice president and manager of Property Loss for Liberty Mutual. "If something goes wrong, we fix it at no cost to the homeowner."



Kidproof the house

Every parent expects to childproof living spaces for infants and toddlers, but these household hazards may pose a threat to older kids as well:

- **FIRE STARTERS.** Store gasoline cans and other flammable materials where children can't get to them and safely away from combustion sources such as heaters and water heaters. When teaching your kids about smoke alarms and fire extinguishers, emphasize the most basic rule: Never play with matches, lighters, candles or other fire-related items.
- **GUNS AND AMMO.** Store ammunition and weapons separately. Install trigger locks on guns and secure them behind an additional barrier. Teach your children about the dangers of firearms so they can identify unsafe situations in their friends' homes.
- **POWER TOOLS.** Make sure kids know that only adults should operate machines for cutting and burning. Keep all dangerous tools locked away.
- **SWIMMING POOLS.** Never let children swim unsupervised. Cordon off the pool and lock gates when it is not in use.

SAVE YOURSELF A SHOCK

You don't have to be an electrician to check for these common household problems. Sue White of Liberty Mutual and Barbara R. Guthrie, director of Consumer Affairs for Underwriters Laboratories (UL), offer solutions.

Damaged cords. Don't run cords under rugs or furniture; they may overheat or become frayed, exposing live wires. "Also, dogs and cats can chew cords," White says. "Any of these things can lead to a fire."

Overloaded outlets. "Don't gang too many items onto one extension cord or power strip," Guthrie cautions. The thickness and length of an extension cord determine how much power it can transmit safely. Check store tags for cords' wattage ratings. "Choose cords labeled with the UL Mark of Safety," Guthrie says.

Nonfunctional GFCIs. Identifiable by their "test" and "reset" buttons, ground-

fault circuit interrupters (GFCIs) cut off power if they detect a leak or imbalance of electricity. They are required in kitchens and bathrooms of new construction. A GFCI costs about \$12 and easily can be installed by a handy homeowner. Test your GFCIs monthly; they can save lives.

Two-prong, ungrounded outlets. Building codes now require three-prong "grounded" receptacles, which carry away stray electricity. If your older home has two-prong outlets, ask an electrician if you can retrofit.

Loose plugs. Outlets can wear out. Replace them if you find they no longer hold plugs firmly.

SILENT KILLER STRIKES IN WINTER

Carbon monoxide (CO) is a colorless, odorless gas produced by burning wood, fuel, charcoal and other combustibles. While the amount emitted from home appliances is usually harmless, malfunctions can put your family at risk—especially in the winter, when heaters and fireplaces are used. Low-level CO exposures can cause headaches, nausea, dizziness and lightheadedness. High-level exposures can be fatal within minutes.

The U.S. Consumer Product Safety Commission recommends installing at least one CO detector near sleeping areas, where it can wake people groggy from CO exposure. For more protection, install a detector on each level and near the furnace room. (Place it five feet from the furnace to prevent false alarms.)

If your CO alarm goes off and family members have symptoms of poisoning, leave the house immediately, call the fire department and seek medical help. If no one has symptoms, open windows to ventilate the house, turn off all possible sources of the CO and call a service technician to pinpoint the problem.



how to guard your TREASURES



ANTIQUES ROADSHOW
DISCOVERING AMERICA'S HIDDEN TREASURES

Liberty Mutual, a longtime supporter of public television, is now a proud sponsor of PBS' most-watched prime-time series, *Antiques Roadshow*. The company is equally proud to offer customers the option of insuring valuables by individually identifying them as "scheduled" items on homeowners policies.

Otherwise, coverage for certain items, such as jewelry and furs, is generally limited to \$1,000 total for loss by theft.

Objects that by their nature cannot be replaced also can be added to your policy, with coverage amounts varying by the type of property. "It doesn't have to be fine art," says Sue White, vice president and manager of Property Loss for Liberty Mutual. "If you have a collection of something special—like baseball

cards or Barbie dolls—and can have a value assigned to it, we can help protect you." Contact your local Liberty Mutual representative for more information.

Antiques Roadshow experts often mention different auction, dealer and insurance values for a particular item because the "appraised value" may differ from "market replacement value," which is the amount that a policy will pay.

Adding coverage for a collectible does require some homework. You will need a bill of sale or professional appraisal of the

item. White also recommends photographing it. "Having a visual record documenting the type and condition of an item makes claims much easier to process," she says.



The Value of Frequent Appraisals

A nine-year *Antiques Roadshow* veteran, Rudy Franchi of Heritage Galleries in Dallas specializes in movie, entertainment and other graphic arts collectibles, such as advertising.

He recommends that collectors research an item before getting a formal appraisal. "The more work you do—photographing, measuring and writing up the information you know about a piece—the less time the appraiser will have to charge you for," he says. "Besides, it's a lot of fun. You can learn about your antiques and collectibles by reading guides and searching the Internet."

Appraisals should be updated every three years, Franchi says. "Ninety percent of the time, values go up, but there are exceptions." Cabbage Patch Kids and Beanie Babies are two examples of collectible markets gone bust. "Getting a periodic appraisal is still a good idea. If your collection has become worthless, you probably shouldn't be paying an extra premium on it."



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